

REVIEW REQUIREMENTS CHECKLIST

CREDIT LIFE AND DISABILITY INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	REFERENCE Form/Page/Para.
Unfair Discrimination	A.R.S. §20-448		
Rebates	A.R.S. §20-449		
Prohibited Inducements	A.R.S. §20-452		
Filing and Approval of Forms	A.R.S. §20-1110		
Readability Requirements	A.R.S. §20-1110.01		
Disapproval of Forms	A.R.S. §20-1111		
Assignability	A.R.S. §20-1122		
Debtor Group Policy	A.R.S. §20-1253		
Scope of Provisions	A.R.S. §20-1602	Amended law effective January 1, 2003	
Definitions	A.R.S. §20-1603	Amended law effective January 1, 2003	
Types of Consumer Credit Insurance	A.R.S. §20-1604	Amended law effective January 1, 2003	
Maximum Amount of Credit Life Insurance	A.R.S. §20-1605	Amended law effective January 1, 2003	
Maximum Amount of Credit Disability Insurance	A.R.S. §20-1606	Amended law effective January 1, 2003	
Term of Insurance	A.R.S. §20-1607	Amended law effective January 1, 2003	
Policy Provisions & Disclosures	A.R.S. §20-1608	Amended law effective January 1, 2003	
Filing, Approval and Withdrawal of Forms	A.R.S. §20-1609	Amended law effective January 1, 2003	
Premiums	A.R.S. §20-1610	Amended law effective January 1, 2003	
Refunds	A.R.S. §20-1611	Amended law effective January 1, 2003	
Authorization for Issuance of Policies	A.R.S. §20-1612	Amended law effective January 1, 2003	
Reporting and Settlement of Claims	A.R.S. §20-1613	Amended law effective January 1, 2003	
Debtor's Option in Satisfying Security	A.R.S. §20-1614	Amended law effective January 1, 2003	
Notice of Insurance Information Practices	A.R.S. §20-2104		
Information Disclosure Authorization Forms	A.R.S. §20-2106		
Investigative Consumer Reports; Rights of Individuals	A.R.S. §20-2107		
Individual Access to Recorded Personal Information	A.R.S. §20-2108		

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Unfair Sex Discrimination	A.A.C. R20-6-209		
Unfair Discrimination on the Basis of Blindness; Partial Blindness	A.A.C. R20-6-213		
Life and Disability Insurance Policy Language Simplification	A.A.C. R20-6-216		
Definitions	A.A.C. R20-6-604		
Rights and Treatment of Debtors	A.A.C. R20-6-604.01		
Satisfying the Reasonableness Standard	A.A.C. R20-6-604.02		
Determination of Prima Facie Rates	A.A.C. R20-6-604.03		
Credit Life Insurance Rates and Provisions	A.A.C. R20-6-604.04		
Credit Disability Insurance Rates and Provisions	A.A.C. R20-6-604.05		
Refund Methods	A.A.C. R20-6-604.06		
Experience Reports	A.A.C. R20-6-604.07		
Use of Prima Facie Rates; Rate Deviations	A.A.C. R20-6-604.08		
Supervision of Consumer Credit Insurance Operations	A.A.C. R20-6-604.09		
Prohibited Transactions	A.A.C. R20-6-604.10		
HIV/AIDS: Prohibited and Required Practices - Definitions	A.A.C. R20-6-1201		
HIV/AIDS: Prohibited and Required Practices - Applications for Insurance	A.A.C. R20-6-1202		
Testing for HIV: Consent Form	A.A.C. R20-6-1203		
Release of Confidential HIV-Related Information; Release Form	A.A.C. R20-6-1204	When preparing authorization forms note that the maximum period an authorization for an insurer to disclose HIV-related information can be valid is 180 days.	
HIV/AIDS: Prohibited and Required Practices - Benefits	A.A.C. R20-6-1205		

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CERTIFICATION

I, _____, hereby certify that to the best of my knowledge and belief that each form or rate filing involved in this filing: 1) Conforms to all of the applicable requirements outlined above; 2) Contains no provision(s) previously disapproved or required to be corrected and/or revised by the Arizona Department of Insurance; and 3) Does not exceed this insurer's powers, the authority granted by its state of domicile and its Arizona certificate of authority.

Signature of

Officer: _____

Date: _____